



State of Washington

DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CREDIT UNIONS

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July 13, 2005

“A”

**Division of Credit Unions Interpretive Letter I-05-08**

Subject: Use of name “credit union” by a non-credit union in a URL

Dear “A”:

Thank you for your phone call on May 3, 2005. I have not heard from you since our conversation, so I want to follow up with you in this letter. In our discussion on May 3, you agreed to stop using the words “credit union” on your Web site, but asked to continue using the [creditunionhomeloans.com](http://creditunionhomeloans.com) domain.

We have determined that use of the domain [creditunionhomeloans.com](http://creditunionhomeloans.com), the sub-domain [creditunionhomeloans.morgagewebcenter.com](http://creditunionhomeloans.morgagewebcenter.com), or any other domain or sub-domain using the words “credit union,” does not comply with the law.

RCW 31.12.025 prohibits a person from conducting business under a name or title containing the words “credit union,” or representing itself as a credit union, unless it is a credit union, a credit union organization, a credit union management business, or a credit union service organization. You must immediately cease using “credit union” in any way on your Web site, or in any Internet domain or uniform resource locator (URL) that you use or control. You must immediately remove any links to [creditunionhomeloans.com](http://creditunionhomeloans.com) from any Web sites with which you have partnering relationships. This also means that you must contact your domain registrar for the domain [creditunionhomeloans.com](http://creditunionhomeloans.com), and **promptly cancel** the domain.

If you do not remove links from partnered Web sites, we will contact those Web sites and direct them to remove the links. If you do not cancel the domain, [creditunionhomeloans.com](http://creditunionhomeloans.com), with your domain registrar, we will contact the domain registrar and demand that they cancel it, pursuant to our authority under RCW 31.12.025.

Please respond by July 30, 2005, demonstrating that you have taken the necessary action. If we do not receive a response from you by July 30, 2005, we intend to issue a Cease and Desist Order against the "A", effective July 30, 2005.

Sincerely,

Linda K. Jekel  
Director of Credit Unions

cc: Department of Financial Institutions, Consumer Services Division  
National Credit Union Administration